

What is claimed is:

1. A computerized method for securely authorizing and distributing stored-value card data over a communications network, the method comprising:
storing in a database a plurality of records comprising:
stored-value card data for each stored-value card, and
at least one of:
information identifying trusted sources for making stored-value card processing requests and
information identifying trusted communications networks for carrying or transmitting stored-value card processing requests,
wherein the database is coupled to a central processor;
transmitting a request to change the status of a stored-value card over the communications network from a requesting terminal to the central processor;
determining at least one of:
whether the respective requesting terminal is a trusted source of processing requests; and
whether the communications network is a trusted communications network for carrying or transmitting processing requests; and
processing the request based on the determining step.
2. The computerized method of claim 1, wherein the processing step further comprises changing the status of the stored-value card.

3. The computerized method of claim 1, wherein said processing request is a request to activate the stored-value card, and the processing step further comprises activating the stored-value card.

4. The computerized method of claim 1, wherein said processing request is a request to deactivate the stored-value card, and the processing step further comprises deactivating the stored-value card.

5. The computerized method of claim 1, wherein said processing request is a request to change the value of the stored-value card, and the processing step further comprises changing the value of the stored-value card.

6. The computerized method of claim 1, wherein said processing request is a request to add the original value of the card to the current value of the card, and the processing step further comprises adding the original value of the card to the current value of the card.

7. The computerized method of claim 1, wherein said processing request is a request to redeem the value or a portion of the value of the stored-value card, and the processing step further comprises redeeming the value or the portion of the value of the stored-value card.

8. The computerized method of claim 1, wherein said stored-value card is a gift card.

9. The computerized method of claim 1, wherein said stored-value card is a prepaid gas card.

10. The computerized method of claim 1, wherein said stored-value card is a prepaid grocery card.

11. The computerized method of claim 1, wherein said stored-value card is a prepaid entertainment card.

12. The computerized method of claim 1, wherein said stored-value card is a card used for downloading ring tones.

13. The computerized method of claim 1, wherein said stored-value card is a card used for downloading software.

14. The computerized method of claim 1, wherein said stored-value card is a card used for downloading music files, including music files comprising MP3, MP4, WMV, WAV, or other audio file formats.

15. The computerized method of claim 1, wherein said stored-value card is a customer rewards card.

16. The computerized method of claim 1 wherein the communications network is a dedicated data circuit, and the determining step is based on whether the dedicated data circuit is a trusted communications network.

17. The computerized method of claim 1 wherein the request is transmitted over the internet.

18. The computerized method of claim 17 wherein the terminal accesses the internet through a modem.

19. The computerized method of claim 17 wherein the respective requesting terminal has a static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests.

20. The computerized method of claim 17 wherein the respective requesting terminal is assigned a static IP address, the respective requesting terminal enters a password to access a network wherein the password is based on or identical to the static IP address, the terminal communicates with the central processor using the static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests.

21. The computerized method of claim 1 wherein the request is transmitted over the internet, the respective requesting terminal having a static IP address, and the determining step being based on whether the static IP address is a trusted source of processing requests.

22. The computerized method of claim 1 wherein the request is transmitted over a public switched telephone network and the respective requesting terminal is determined to be a trusted source by identifying the telephone number used by the terminal.

23. The computerized method of claim 22 wherein the requesting terminal's phone number is identified using a method involving automatic number identification.

24. The computerized method of claim 1 wherein the request is transmitted over a public switched telephone network, the respective terminal communicates a password or terminal ID to the central processor, and the terminal is determined to be a trusted source based on the password or terminal ID.

25. The computerized method of claim 1 wherein each record stored in the database further includes a parameter indicative of predefined time units corresponding to the value of each respective stored-value card.

26. The computerized method of claim 1 wherein each record stored in the database further includes a parameter indicative of one or more predefined dollar values corresponding to the value associated with each respective stored-value card.

27. The computerized method of claim 1 wherein the processing request is a request for changing a value associated with a respective stored-value card, the request transmitted to the

central processor from a respective requesting terminal, the central processor configured to accept the change request based on whether the respective identifiers stored in the record for the stored-value card whose associated value is to be changed match identifiers actually transmitted by the requesting terminal for that stored-value card and terminal.

28. The computerized method of claim 1 further comprising selectively encoding requests for stored-value card activation, deactivation, and/or value change based on a table of predefined codes stored in the database, the predefined codes being associated with respective user groups or locations.

29. The method of claim 1 further comprising:
based on the determining step, assigning an identifier to the requesting terminal and associating the identifier in the stored record to match the stored-value card with the respective terminal.

30. The computerized method of claim 1, wherein the processing request is a request for the central processor to do at least one of the following:

- activate the stored-value card;
- deactivate the stored-value card;
- change the value of the stored-value card;
- refresh the value of the stored-value card; and
- redeem the stored-value card.

31. A computer-readable medium encoded with computer program code for securely authorizing and distributing stored-value card requests over a communications network, the program code causing a computer to execute a method comprising:

controlling a database coupled to the central processor;

storing in the database a plurality of records comprising:

stored-value card data for each stored-value card; and

information identifying trusted sources for making stored-value card processing requests and/or information identifying trusted communications networks for carrying or transmitting stored-value card processing requests;

receiving a request for changing the status of the stored-value card over a communications network from a requesting terminal to the central processor;

determining at least one of:

whether the respective requesting terminal is a trusted source of requests; and

whether the communications network is a trusted communications network for carrying or transmitting requests; and

processing the request based on the determining step.

32. The computer-readable medium of claim 31, wherein said processing request is a request to activate the stored-value card, and the processing step further comprises activating the stored-value card.

33. The computer-readable medium of claim 31 wherein the communications network is a dedicated data circuit, and the determining step is based on whether the dedicated data circuit is a trusted communications network.

34. The computer-readable medium of claim 31 wherein the request is transmitted over the internet.

35. The computer-readable medium of claim 34 wherein the terminal accesses the internet through a modem.

36. The computer-readable medium of claim 34 wherein the respective requesting terminal has a static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests.

37. The computer-readable medium of claim 34 wherein the respective requesting terminal enters a password to access a network, the terminal is assigned a static IP address based on the password, the terminal communicates with the central processor using the static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests.

38. The computer-readable medium of claim 31 wherein the request is transmitted over the internet, the respective requesting terminal having a static IP address, and the

determining step being based on whether the static IP address is a trusted source of processing requests.

39. The computer-readable medium of claim 31 wherein the request is transmitted over a public switched telephone network and the respective requesting terminal is determined to be a trusted source by identifying the telephone number used by the terminal.

40. The computer-readable medium of claim 40 wherein the requesting terminal's phone number is identified using a method involving automatic number identification.

41. The computer-readable medium of claim 31 wherein the request is transmitted over a public switched telephone network, the respective terminal communicates a password to the central processor, and the terminal is determined to be a trusted source based on the password.

42. A system for authorizing stored-value card requests over a communications network between a plurality of terminals and a central processor, comprising:

- a database coupled to the central processor;

- a storage module configured to store in the database a plurality of records comprising:

- stored-value card data for each stored-value card; and

- information identifying trusted sources for making stored-value card processing requests and trusted communications networks for carrying or transmitting requests and/or

information identifying trusted communications networks for carrying or transmitting stored-value card processing requests;

a value module configured to define in each stored record a parameter corresponding to the value of each respective stored-value card;

a first processing module configured to process a request from a respective requesting terminal to the central processor, the central processor configured to accept the request based on whether the request originated from a trusted source and/or whether the request was transmitted or carried by a trusted communications network.

43. The system of claim 42, wherein said request is a request to change the status of the stored-value card, and the processing step further comprises activating the stored-value card.

44. The system of claim 42, wherein the processing step further comprises changing the status of the stored-value card.

45. The system of claim 42, wherein said processing request is a request to activate the stored-value card, and the processing step further comprises activating the stored-value card.

46. The system of claim 42, wherein said processing request is a request to deactivate the stored-value card, and the processing step further comprises deactivating the stored-value card.

47. The system of claim 42, wherein said processing request is a request to change the value of the stored-value card, and the processing step further comprises changing the value of the stored-value card.

48. The system of claim 42, wherein said processing request is a request to refresh the stored-value card, and the processing step further comprises refreshing the stored-value card.

49. The system of claim 42, wherein said processing request is a request to redeem the value of the stored-value card, and the processing step further comprises redeeming the value of the stored-value card.

50. The system of claim 42 wherein the communications network is a dedicated data circuit, and the processing module is further configured to determine whether the dedicated data circuit is a trusted communications network.

51. The system of claim 42 wherein the request is transmitted over the internet.

52. The system of claim 51 wherein the terminal accesses the internet through a modem.

53. The system of claim 51 wherein the respective requesting terminal has a static IP address, and the processing module is further configured to determine whether the static IP address is a trusted source of processing requests.

54. The system of claim 51 wherein the respective requesting terminal enters a password to access a network, the terminal is assigned a static IP address based on the password, the terminal communicates with the central processor using the static IP address, and the processing module is further configured to determine whether the static IP address is a trusted source of processing requests.

55. The system of claim 42 wherein the request is transmitted over the internet, the respective requesting terminal having a static IP address, and the processing module is further configured to determine whether the static IP address is a trusted source of processing requests.

56. The system of claim 42 wherein the request is transmitted over a public switched telephone network and the processing module is further configured to determine whether the respective requesting terminal is a trusted source by identifying the telephone number used by the terminal.

57. The system of claim 56 wherein the processing module is further configured to determine the requesting terminal's phone number using a method involving automatic number identification.

58. The system of claim 42 wherein the request is transmitted over a public switched telephone network, the respective terminal communicates a password to the central processor, and the processing module is further configured to determine whether the terminal is a trusted source based on the password.

59. The system of claim 42 wherein the request is transmitted over a public switched telephone network via a modem.

60. A method for securely authorizing stored-value card transactions, comprising:
identifying at least one of:
one or more trusted sources of stored-value card processing requests, and
one or more trusted communications networks for carrying and/or transmitting
stored-value card processing requests;
assigning identifiers to each identified trusted source and trusted communications
network;
storing the identifiers in a database coupled to a processor;
receiving a request to process stored-value cards, wherein the request is received from a
user terminal over a communications network;
determining at least one of:
whether the respective requesting terminal is a trusted source of requests for
processing; and
whether the communications network is a trusted communications network for
carrying or transmitting requests for processing; and
processing the request based on the determining step.